

In re:  
Winifred V. Gissendaner  
Debtor

Case No. 12-21154-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
Form ID: 138NEW

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Total Noticed: 50

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db #Winifred V. Gissendaner, 1843 North 59th Street, Philadelphia, PA 19151-3513  
cr ECMC, Lockbox 8682, PO Box 75848, St. Paul, MN 55175-0848  
cr +First Niagara Bank, N.A., c/o Jeffrey G. Trauger, Esquire, Grim, Biehn & Thatcher,  
P.O. Box 215, Perkassie, PA 18944-0215  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
cr +Wells Fargo Bank, National Association, Roberston, Anschutz & Schneid, P.L.,  
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
13063509 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
12920428 BAC Home Loans Servicing, LP, Bankruptcy Department, SV-314B, P.O. Box 5170,  
Simi Valley, CA 93062-5170  
12954747 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933  
12954859 +Bank of America, N.A., c/o Margaret Gairo, 123 S. Broad Street, Suite 1400,  
Philadelphia, PA 19109-1060  
12920430 +Capital One Auto Finance, c/o Ascension Capital Group, LP, 2201 E. Lamar Blvd, Suite 200,  
Arlington, TX 76006-7440  
13382485 +ECMC, PO BOX 16408, St. Paul MN 55116-0408  
13382484 ECMC, PO BOX 8682, PO BOX 16478, St. Paul MN 55116-0478  
12969967 ECMC, P.O. Box 75906, St. Paul, MN 55175  
13899451 +Finance of America Reverse LLC, c/o CELINE P. DERKRIKORIAN, McCabe, Weisberg & Conway PC,  
123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060  
12920435 Lease & Rental Management Corp., d/b/a, Penn Auto Loan, Collection/Bankruptcy,  
45 Haverhill Street, Andover, MD 01810-1414  
13063130 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602  
12956369 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
12920436 PennyMac Loan Services, LLC, Bankruptcy Department, 27001 Agoura Road,  
Calabasas, CA 91301-5339  
12920438 +Philadelphia Gas Works, Bankruptcy Unit, P.O. Box 3500, 800 W. Montgomery Ave, 3rd Flr,  
Philadelphia, PA 19122-2806  
12966185 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585  
12920441 Sallie Mae Servicing LSCF, 1002 Arthur Drive, Lynn Haven, FL 32444-1683  
12920444 Urban Cableworks, c/o Credit Protection, P.O. Box 802068, Dallas, TX 75380-2068  
12920443 Urban Cableworks, 1700 North 49th Street, Philadelphia, PA 19131-4728  
12920446 Wells Fargo Bank, N.A., Bankruptcy Department, MAC T7425-021, 4101 Wiseman Blvd,  
San Antonio, TX 78251-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:59 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:26 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2018 03:00:40  
Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347  
12920442 +E-mail/Text: bankruptcy@sccompanies.com Sep 15 2018 02:59:38 7th Avenue, P.O. Box 740933,  
Dallas, TX 75374-0933  
12998981 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 15 2018 03:00:46  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
12920427 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 15 2018 03:00:13 B-Line, LLC,  
Mail Stop 550, P.O. Box 91121, Seattle, WA 98111-9221  
13108543 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:58  
City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,  
1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
12920429 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 15 2018 03:00:42  
Capital One Auto Finance, Bankruptcy Department, 3905 N. Dallas Pkwy,  
Plano, TX 75093-7892  
14021434 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2018 03:01:14  
Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Avenue, Dept APS,  
Oklahoma City OK 73118-7901  
14021428 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2018 03:01:15  
Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Avenue, Sept APS,  
Oklahoma City OK 73118-7901  
14021435 E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2018 03:00:05  
Capital One Auto Finance c/o AIS Portfolio Service, PO BOX 4360, Houston TX 77210-4360  
13066670 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2018 03:00:05  
Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,  
Arlington, TX 76006-1347  
13664273 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2018 03:01:14  
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
Arlington, TX 76006-1347

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13067768 +E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 15 2018 03:00:14  
East Bay Funding, LLC its successors and assigns, as assignee of B-Line, LLC,  
Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
12920431 E-mail/PDF: rmscedi@recoverycorp.com Sep 15 2018 03:00:09 Equable Ascent Financial, LLC,  
c/o Recovery Mgmt Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12936661 E-mail/Text: fnb.bk@fnfg.com Sep 15 2018 02:58:23 First Niagara Bank, N.A.,  
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
12920432 E-mail/Text: fnb.bk@fnfg.com Sep 15 2018 02:58:23 First Niagara Financial Group,  
Bankruptcy Department, 726 Exchange Street, Suite 618, Buffalo, NY 14210-1463  
12994996 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 15 2018 02:58:16  
INTERNATIONAL COLLECTION SERVICES, c o Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-7999  
12920433 E-mail/Text: cio.bncmail@irs.gov Sep 15 2018 02:57:13 Internal Revenue Service,  
Bankruptcy Division, P.O. Box 7346, Philadelphia, PA 19101-7346  
12994998 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 15 2018 02:58:16 Jefferson Capital Systems LLC,  
PO BOX 7999, SAINT CLOUD MN 56302-  
12998214 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 15 2018 02:58:16 Jefferson Capital Systems, LLC,  
PO BOX 953185, ST LOUIS, MO 63195-3185  
12963399 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:52  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946  
12920437 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:53 Pennsylvania Dept of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496  
12920439 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:58 Philadelphia Law Department,  
Bankruptcy Unit, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
12922098 +E-mail/Text: bankruptcy@cayps.com Sep 15 2018 02:58:20 Precision Recovery Analytics, Inc,  
c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
12920445 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Sep 15 2018 02:57:05  
Verizon Communications,, a/k/a, AFNI, Inc., Bankruptcy Department, 404 Brock Drive,  
Bloomington, IL 61701-2654

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360  
cr\* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
14021437\* +Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Avenue, Dept APS,  
Oklahoma City OK 73118-7901  
14021438\* Capital One Auto Finance c/o AIS Portfolio Service, PO BOX 4360, Houston TX 77210-4360  
12920434\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Office of District Counsel,  
701 Market Street, Suite 2200, Philadelphia, PA 19106-1533)  
12994999\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-)  
13270464\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, Attn Bankruptcy Department,  
350 Highland Drive, Lewisville, Texas 75067)  
13120379\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13503971\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, P O Box 619096, Dallas, TX 75261-9741)  
12920440 ##RJM Acquisitions Funding, LLC,, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 0, \* 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Wells Fargo Bank, N.A., as Trustee ecfmail@mw-c-law.com,  
ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Finance of America Reverse LLC, ecfmail@mw-c-law.com,  
ecfmail@ecf.courtdrive.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Wells Fargo Bank, N.A., as Trustee  
ecfmail@mw-c-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Finance of America Reverse LLC  
ecfmail@mw-c-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Finance of America Reverse LLC,  
ecfmail@mw-c-law.com  
HARRY B. REESE on behalf of Creditor PennyMac Loan Services, LLC harry.reese@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;jill@pkallc.com;samantha.gonzalez@pkallc.com;mary.r  
aynor-paul@pkallc.com  
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
JEFFREY G. TRAUGER on behalf of Creditor First Niagara Bank, N.A. jtrauger@grimlaw.com,  
ksaborsky@grimlaw.com  
JEROME B. BLANK on behalf of Creditor Nationstar Mortgage, LLC. paeb@fedphe.com  
JILL MANUEL-CAUGHLIN on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
JILL MANUEL-CAUGHLIN on behalf of Creditor PennyMac Corp. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
JOSEPH ANGE DESSOYE on behalf of Creditor Nationstar Mortgage, LLC. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PennyMac Loan Services, LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PennyMac Corp. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Pennymac Corp., By Pennymac Loan Services, LLC,  
Its Servicing Agent bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KARROLLANNE CAYCE on behalf of Creditor Pennymac Corp., By Pennymac Loan Services, LLC, Its  
Servicing Agent ecfmail@aldridgepate.com, kcayce@ecf.inforuptcy.com  
KEVIN M. BUTTERY on behalf of Creditor Wells Fargo Bank, National Association  
bkyefile@rasflaw.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC Et al. pa-bk@logs.com  
KEVIN T MCQUAIL on behalf of Creditor Wells Fargo Bank, N.A., as Trustee ecfmail@mw-c-law.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC Et al. pabk@logs.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage, LLC.  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A., as Trustee  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
RONALD G. MCNEIL on behalf of Debtor Winifred V. Gissendaner r.mcneill@verizon.net  
THOMAS I. PULEO on behalf of Creditor PennyMac Corp. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleChl3.com, ECF\_FRPA@Trusteel3.com

TOTAL: 29

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Winifred V. Gissendaner  
Debtor(s)

Bankruptcy No: 12-21154-jkf  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/14/18